TERM SHEET

MarketSafe® Gold CD

SERIES SUMMARY

Funding Deadline	September 21, 2026
Issue Date	September 28, 2026

EverBank created the 18-month MarketSafe® Gold CD for those seeking safer exposure to gold. This indexed, U.S. dollar-denominated CD[1] features a potential Market Upside Payment that is based on the performance of gold over 18 months. The Market Upside Payment for this CD will be subject to a maximum amount of 12%.

CD payments, including all deposited principal and the potential Market Upside Payment, will be denominated in U.S. dollars and paid upon CD maturity.

Please see the Product Calculation Rules, which describe in detail how the potential Market Upside Payment is calculated. Even if there is no Market Upside Payment, your deposited principal will be 100% protected and returned in full upon CD maturity.[2]

No periodic rate of interest or annual percentage yield is paid on this CD. **However, unless you hold this CD in a tax-deferred account such as an IRA, deemed interest income (in the form of OID) will be reported to the IRS and subject to taxation under applicable law.[3]**

SERIES DETAILS

Minimum Deposit	$1,500
Reference Index	Reference price for gold as quoted by Bloomberg symbol XAUUSD L160 Last Price[1]
CD Term	18 months; early withdrawal is not permitted
Monthly Account Fee	None
Initial Value Date	September 24, 2026
Final Value Date	March 23, 2028
Maturity Date	March 27, 2028
Monthly Pricing Dates	18 monthly pricing dates: **2026:** 10/23; 11/23; and 12/23. **2027:** 1/22; 2/23; 3/23; 4/23; 5/21; 6/23; 7/23; 8/23; 9/23; 10/22; 11/23; and 12/23. **2028:** 1/21; 2/23, and 3/23.

PRODUCT CALCULATION RULES

At maturity, the following calculations will be used to determine the final CD performance.

FINAL CD PERFORMANCE CALCULATIONS

1. **Calculate the average monthly price of gold (to two decimal places)**

$$\text{Average monthly price of gold} = \left(\frac{\text{Sum of monthly gold reference prices}}{\text{18 (number of Pricing Dates)}} \right)$$

2. **Calculate the final CD performance (to two decimal places)**

$$\text{Final CD performance} = \left(\frac{\text{Average monthly price of gold}}{\text{Gold Initial Market Value}} \right) -1$$

MARKET UPSIDE PAYMENT

If final CD performance is 0% or negative, the Market Upside Payment will be $0.

If final CD performance is greater than 0%, but less than 12%, then the Market Upside Payment is calculated as follows:

Deposited principal ($) X CD performance (%)

If final CD performance is greater than 12%, then the Market Upside Payment is calculated as follows:

Deposited principal ($) X 12%

FINAL CD PAYMENT AMOUNT AT MATURITY WILL EQUAL:

- 100% of your deposited principal plus the potential Market Upside Payment as calculated above.

Important disclosures, and payout examples on the following pages.

CASE 1: CD PERFORMANCE IS NEGATIVE

	GOLD (XAU) Reference Prices ($)
Initial Market Value	4,650.25
Monthly Pricing Date 1	4,675.54
Monthly Pricing Date 2	4,840.25
Monthly Pricing Date 3	4,764.53
Monthly Pricing Date 4	4,805.24
Monthly Pricing Date 5	5,040.23
Monthly Pricing Date 6	4,921.54
Monthly Pricing Date 7	4,855.23
Monthly Pricing Date 8	4,750.64
Monthly Pricing Date 9	4,640.21
Monthly Pricing Date 10	4,305.75
Monthly Pricing Date 11	4,326.97
Monthly Pricing Date 12	4,300.58
Monthly Pricing Date 13	4,452.61
Monthly Pricing Date 14	4,319.84
Monthly Pricing Date 15	4,100.15
Monthly Pricing Date 16	4,236.48
Monthly Pricing Date 17	3,988.45
Monthly Pricing Date 18 (Final Value Date)	4,012.58
Average monthly price of gold	4,518.71

Final CD performance	-2.83%
CD payout percentage (based on Principal Protection)	0.00%
Market Upside Payment based on $10,000 CD principal	$0.00

CASE 2: CD PERFORMANCE IS POSITIVE, BUT LESS THAN THE 12.00% CAP

	GOLD (XAU) Reference Prices ($)
Initial Market Value	4,650.25
Monthly Pricing Date 1	4,675.54
Monthly Pricing Date 2	4,840.25
Monthly Pricing Date 3	4,637.12
Monthly Pricing Date 4	4,505.36
Monthly Pricing Date 5	4,675.23
Monthly Pricing Date 6	4,805.12
Monthly Pricing Date 7	4,968.15
Monthly Pricing Date 8	5,012.25
Monthly Pricing Date 9	5,100.26
Monthly Pricing Date 10	4,985.74
Monthly Pricing Date 11	4,951.25
Monthly Pricing Date 12	4,975.18
Monthly Pricing Date 13	5,042.51
Monthly Pricing Date 14	5,065.34
Monthly Pricing Date 15	5,078.45
Monthly Pricing Date 16	5,104.65
Monthly Pricing Date 17	5,185.42
Monthly Pricing Date 18 (Final Value Date)	5,215.25
Average monthly price of gold	4,934.62

Final CD performance	6.12%
CD payout percentage	6.12%
Market Upside Payment based on $10,000 CD principal	$612.00

CASE 3: CD PERFORMANCE IS POSITIVE BUT SUBJECT TO THE 12.00% CAP

	GOLD (XAU) Reference Prices ($)
Initial Market Value	4,650.25
Monthly Pricing Date 1	4,675.54
Monthly Pricing Date 2	4,840.25
Monthly Pricing Date 3	4,952.35
Monthly Pricing Date 4	5,105.24
Monthly Pricing Date 5	5,140.23
Monthly Pricing Date 6	5,121.54
Monthly Pricing Date 7	5,268.15
Monthly Pricing Date 8	5,312.25
Monthly Pricing Date 9	5,300.26
Monthly Pricing Date 10	5,456.46
Monthly Pricing Date 11	5,425.35
Monthly Pricing Date 12	5,446.39
Monthly Pricing Date 13	5,442.51
Monthly Pricing Date 14	5,365.34
Monthly Pricing Date 15	5,378.45
Monthly Pricing Date 16	5,424.65
Monthly Pricing Date 17	5,485.42
Monthly Pricing Date 18 (Final Value Date)	5,515.25
Average monthly price of gold	5,258.65

Final CD performance	13.08%
CD payout percentage (subject to the 12.00% cap)	12.00%
Market Upside Payment based on $10,000 CD principal	$1,200.00

1. These commodities are not being acquired by you or EverBank. The Market Upside Payment of this CD will be based on the performance of gold as measured on the Initial Value Date and on each of the 18 Monthly Pricing Dates, as described in the Product Calculation Rules in the Term Sheet (the "Reference Prices").
   On each established Pricing Date, the Reference Price for gold will be quoted from Bloomberg, using the following symbol: XAUUSD L160 Last Price (the "Reference Index"). In the event that the commodity reference price ceases to be quoted or is materially changed, EverBank reserves the right to use an alternative equivalent index or price determination in its discretion. See the Specific Terms - MarketSafe Certificate of Deposit Accounts section in your Account Terms, Disclosures and Agreements Booklet for more information.
2. MarketSafe® CDs, if held to the Maturity Date, will have a guaranteed return of the deposited principal ("Principal Protection"). Principal Protection only applies to CDs held to maturity. In the event of EverBank's failure, all of your deposits with EverBank (including this MarketSafe CD) will be aggregated and insured by the FDIC up to the $250,000 maximum. Except in the event of death or adjudication of incompetence of the holder of the MarketSafe CD, you may not withdraw any part of the CD prior to maturity. If you do withdraw early, even if that is due to the death or adjudicated incompetency of the holder of the CD, you will NOT receive Principal Protection and will NOT benefit from any upside potential of the Reference Index, experiencing a loss of principal as an early withdrawal charge. See the Specific Terms - MarketSafe Certificate of Deposit Accounts section in your Account Terms, Disclosures and Agreements Booklet for more information.
3. For U.S. federal income tax purposes, EverBank intends to treat this MarketSafe CD as a "contingent payment debt instrument." Under federal tax regulations applicable to such instruments, we will report and you will be required to include on your federal income tax return as interest income an amount of original issue discount ("OID") for each year that you hold this CD, even though actual interest payments on this CD (if any) will not be made until maturity. This deemed accrual will be based on a comparable EverBank Performance CD interest rate for an equivalent term. The Deemed Interest Rate will be fixed following the Issue Date and will be reflected on your CD confirmation. Please see the Specific Terms - MarketSafe Certificate of Deposit Accounts section in your Account Terms, Disclosures, and Agreements Booklet for additional information. You should consult your own tax advisor concerning the income tax consequences of investing in this CD.

NOTE PERTAINING TO MARKET DISRUPTION: EverBank will attempt to acquire pricing for the Initial Value, Final Value and Pricing Dates in the marketplace on a best efforts basis. If pricing details are not available as a result of a market disruption event when EverBank is preparing to issue a CD, then EverBank will either attempt to obtain the last price quoted in the market or may, in EverBank's discretion, not issue the CD. If a market disruption occurs at a Pricing Date or when the CD is maturing, EverBank will look to the most recent available data for index values. In either instance, EverBank will not be held liable for disruptions in the market that prevent the pricing and/or settlement of currencies or their associated derivatives in accordance with the terms and conditions of this MarketSafe CD.

The MarketSafe CD is a deposit product of EverBank. Therefore, it is not subject to the securities registration, disclosure or other regulatory obligations of the federal securities laws. This term sheet does not constitute a recommendation to engage in any particular trading strategy. The terms outlined herein are summary and indicative only and are subject to change. EverBank reserves the right to change the Funding Deadline, Issue Date and corresponding Maturity Date to a later date, in the event that an issue is, in EverBank's sole opinion, under-subscribed. EverBank reserves the right to cancel a MarketSafe CD issue prior to the Issue Date. In the event of cancellation of an issue, funds held in a MarketSafe Cash Account will be returned to you, including accumulated interest.

PLEASE NOTE THAT THIS PRODUCT MAY NOT BE SUITABLE FOR SOME DEPOSITORS. YOU SHOULD NOT DEPOSIT YOUR MONEY IN THIS PRODUCT IF YOU DO NOT HAVE THE INTENT OR ABILITY TO KEEP YOUR DEPOSIT IN THIS PRODUCT FOR THE FULL TERM, AS EARLY WITHDRAWALS ARE NOT PERMITTED EXCEPT IN THE EVENT OF THE DEATH OR ADJUDICATION OF INCOMPETENCE OF THE ACCOUNT HOLDER. YOU SHOULD NOT DEPOSIT YOUR MONEY IN THIS PRODUCT IF YOU WANT PERFORMANCE TIED DIRECTLY TO THE APPLICABLE REFERENCE INDEX. YOU ARE NOT INVESTING IN A STOCK MARKET OR OTHER INDEX BY DEPOSITING YOUR MONEY IN THIS PRODUCT. PAST PERFORMANCE OF THE REFERENCE INDEX IS NO GUARANTEE OF FUTURE PERFORMANCE.